REMARKS

The Office Action dated May 27, 2003 has been received and carefully noted. The above amendments and the following remarks are submitted as a full and complete response thereto. By this Amendment, claims 13 and 17-20 have been further amended to more clearly particularly point out and distinctly claim the invention. No new matter has been added or amendments made that narrow the scope of any elements of any claims. Accordingly, claims 13 and 17-21 are pending in this application and are submitted for consideration.

Applicants acknowledge and thank the Examiner for indicating that claims 17 and 18 would be allowable if rewritten or amended to overcome the rejections under 35 U.S.C. § 112, second paragraph and that claims 19 and 20 contain allowable subject matter. Applicants also acknowledge and thank the Examiner for granting a telephone interview on November 4, 2003.

Claims 17-20 were objected to for several informalities. By this amendment, claims 17-20 have been further amended, thereby obviating the objection. Therefore, the Applicants respectfully request withdrawal of the objection.

Claims 17 and 18 were rejected under 35 U.S.C. § 112, second paragraph as being indefinite. By this amendment, claims 17 and 18 have further been amended to more particularly point out and distinctly claim the invention. Therefore, Applicants respectfully submit that claims 17 and 18 are now in condition for allowance and request that the rejection be withdrawn.

Claims 13 and 21 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Pool et al. (U.S. Patent No. 6,460,020, "Pool"). In making this rejection, the Office

Action took the position that Pool discloses or inherently teaches all the elements of the claimed invention, except for the specifics of the use of separate tables to store transaction data.

Firstly, according to MPEP § 2112, the Office Action must provide rationale or evidence tending to show inherency. The fact that a certain result or characteristic may occur in the prior art is not sufficient to establish the inherency of that result or characteristic. In relying upon the theory of inherency, a basis in fact and/or technical reasoning to reasonably support the determination that the allegedly inherent characteristic necessarily flows from the teachings of the cited prior art, must be provided. Therefore, because the Office Action has not provided objective evidence or cogent technical reasoning to support the conclusion of inherency, Applicant traverses the rejection for at least this reason.

Secondly, the Office Action asserted that it would have been an obvious design choice to modify Pool to include the organization of transaction data into various tables, such as spread sheets in order to organize relevant data for ease of retrieval at a later date. However, Pool fails to at least disclose or suggest a transaction defining unit having an incomplete transaction management table wherein, said transaction defining unit has an incomplete transaction management table, a type code table, an incomplete transaction line item information table, and a payment information management table, as recited in claim 21.

Applicant's specification generally at pages 40-41 discloses that as a result of this claimed configuration, management of all the incomplete transactions can be accurately performed in a short time. Also, further, since the incomplete transactions

are classified into types according to the combination of the categories, the management control method of the incomplete transaction can be accurately changed in a short time merely by designating the type.

Therefore, Applicant's specification demonstrates that these features have a specific purpose and are not merely design choice. Furthermore, the Office Action provided no reference in support of the assertion that it would have been obvious to one of ordinary skill in the art to modify Pool.

Thus, Applicant respectfully requests that this rejection be withdrawn.

Additionally, as claim 13 depends upon claim 21, Applicant submits that this claim recites patentable subject matter, at least for the same reason as the independent claim.

In view of the foregoing, reconsideration of the application, withdrawal of the outstanding rejections, allowance of claims 13 and 17-21, and the prompt issuance of a Notice of Allowability are respectfully solicited.

In the event this paper is not considered to be timely filed, the Applicants respectfully petition for an appropriate extension of time. Any fees for such an extension, together with any additional fees that may be due with respect to this paper,

may be charged to counsel's Deposit Account No. 01-2300, **referencing docket number 108131-00000.**

Respectfully submitted,
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Enclosures: Petition for Extension of Time

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